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ABSTRACT

These guidelines, issued by the Coordinating Board for Higher Education in the State of Missouri, are for promoting and facilitating the transfer of students between institutions of higher education within the state. They are issued according to statutory requirements. The guiding principles of this report hold that the transfer process should not be to the advantage or disadvantage to either transfer or native students, and that transfer decisions should be predictable in order to facilitate the workability of the system. The guidelines also state that any changes in the curriculum that affect transfer and articulation agreements should be implemented in a timely manner. The associate of arts degree is the statewide general studies transfer degree, structured for entry into baccalaureate degree programs. This report presents the prescribed general education curriculum and discusses program-to-program institutionally articulated degrees and transfer without a degree. It describes the need for colleges and universities to evaluate the transferability of lower-division credits beyond the associate degree requirements on a case-by-case basis. It reviews policies for admission of transfer students, changes in majors, and credit for non-traditional learning. Review procedures and the appeals process are also detailed. The report concludes with a definition of terms. (NB)

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Credit Transfer:

Guidelines for Student Transfer and Articulation Among Missouri Colleges and Universities

(Adopted April 16, 1998)

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INTRODUCTION

The Coordinating Board for Higher Education fosters a public policy framework that is committed to the values of access, quality and efficiency for the state's higher education system. As Missouri continues to increase aspiration and performance levels for all students, it will require an educational system that is responsive to the needs of students for easy mobility across institutions. Missouri's commitment to have institutions with distinctive missions, including differential admission standards, underscores the importance of an effective transfer and articulation system. These credit transfer guidelines are intended to ensure that high school graduates with clear educational objectives may complete a degree program offered by colleges and universities in the shortest possible time, whether the student remains in one institution or transfers to another.

The Coordinating Board for Higher Education (CBHE) recognizes that each Missouri college and university is responsible for establishing and maintaining standards of expectations for all students completing its courses, programs, certificates, or degrees. It also recognizes that for effective and efficient transfer of credits between and among these colleges and universities, it is necessary to exercise this responsibility within the context of a statewide "system" of higher education. Effective transfer and articulation is based upon inter- and intra-institutional communication, a mutual respect for institutional integrity, a high degree of flexibility, procedures for identifying problems, a mechanism for implementing appropriate solutions, regular and systematic review of policies, and a timely and orderly process for change. Harmonious and equitable consideration of any

problem which a student may encounter in moving from one institution to another is an ultimate objective of these transfer guidelines.

STATUTORY RESPONSIBILITY

Section 173.005(6), RSMo, requires the Coordinating Board for Higher Education to "establish guidelines to promote and facilitate the transfer of students between institutions of higher education within the state." This responsibility is discharged through the implementation of the Board's credit transfer policy.

APPLICABILITY OF GUIDELINES

These transfer guidelines are applicable to course credits and related matters for undergraduate students who wish to transfer between Missouri public colleges and universities which have regional accreditation or which have been advanced to candidacy status by the North Central Association. The Coordinating Board also recommends these guidelines to Missouri independent institutions that meet the same accreditation standard. In addition, the development of program-to-program articulation agreements is encouraged between Missouri's public and/or independent institutions of higher education and postsecondary institutions, such as proprietary institutions, with national accreditation recognized by the US Department of Education and certification by the Coordinating Board for Higher Education.

GUIDING PRINCIPLES

- Neither transfer nor native students should be advantaged or disadvantaged as a consequence of the transfer process.
- The delivery of lower-division courses should not be the sole province of a single institution, but should be subject to articulation between sending and receiving institutions.
- Separate credit-hour limitations should not be imposed on transfer students based on the type of sending institution.
- Variations in baccalaureate degree programs which reflect institutional missions should be respected and accommodated.
- The faculty role in the design of curricula and the establishment of degree requirements must be respected.
- Program-to-program institutionally articulated degrees for the AS and AAS should be encouraged.
- A workable transfer system requires predictability of transfer decisions and responsiveness to student needs. Demonstrating the effectiveness of transfer and articulation systems, including institutional and statewide agreements, requires analyses that employ common data elements and definitions that are collected and shared among institutions and with the Coordinating Board for Higher Education.
- Prior to full implementation, any curricular changes that affect existing transfer and articulation agreements should involve timely mutual consultation by both receiving and sending institutions and notification to all affected parties once new agreements are reached.

- Presidents and chancellors should ensure that effective transfer and articulation is a priority at their institutions and that all members of the academic community--including faculty and department chairpersons--must honor all transfer agreements agreed to by their institutions.
- In order to facilitate student success and to reinforce the respective missions of associate and baccalaureate institutions, students who begin an associate degree program and who aspire to pursue a baccalaureate degree should be encouraged by both the sending and receiving institutions to complete the associate degree program, to transfer immediately upon associate degree completion, and to complete the baccalaureate degree in a timely manner.

TRANSFER DEGREES

Transfer degrees involve prescribed lower-division programs, i.e., associate degrees designated for students interested in transferring into a four-year baccalaureate program upon completion of a lower-division degree program. Determination of the course requirements of the major for a baccalaureate degree, including introductory and related courses, is the prerogative of the four-year institution. The catalog of each four-year institution will state clearly the requirements for each degree program. When required, specific prerequisites will be designated and will be noted in conjunction with the course description. Transfer students who have completed prerequisites will not be required to duplicate study in the area. The catalog will specify any restrictions or additional requirements for each major.

A baccalaureate degree program, or major, consists of a coherent grouping of courses or subject-area requirements in a specific discipline or program field. Generally, the number of credit hours required for a major extends from thirty (30) to forty-eight (48) semester credit hours, but there may be exceptions to this rule in the case of highly specialized professions or disciplines, interdisciplinary studies, or majors in general liberal arts studies.

A. Statewide Transfer Associate of Arts Degree

The associate of arts (AA) degree is designed as the statewide general studies transfer degree. This degree is structured for entry into the general range of baccalaureate degree programs offered by a four-year college or university. Based on the statewide credit-transfer agreement, students completing the AA degree will have taken the prescribed general education curriculum outlined in Section A1, indicating completion of the student's lower-division general education requirements. The AA degree is not normally in a program area; however, courses taken for the AA degree outside the prescribed general education curriculum should be chosen carefully to ensure applicability to the baccalaureate graduation requirements for the program of study which the student intends to pursue. Consequently, the transfer student has the responsibility to become familiar with specific major and graduation requirements of the four-year institution to which transfer is intended to ensure that elective courses articulate well.

A1. Prescribed General Education Curriculum

Each institution of higher education in Missouri fosters a program of general education. These general education programs typically follow one of three models, i.e., competency-based programs, topical or thematic programs, or distributional programs. Among Missouri's higher education institutions, especially in the public sector, virtually all general education programs are currently distributional in character and consist of a set of courses composed of a specific number of semester credit hours within a pattern of curricular areas of study. Although the general education requirement may vary from institution to institution, it represents an institutional statement, developed by the faculty and given ultimate validation by the institution's administration or governing board, about the general body of knowledge and skills which should be possessed by the recipient of that degree.

Consistent with its mission, each public higher education institution in Missouri shall develop and shall promulgate a program of general education which may include both upper- and lower- division courses. After a Missouri institution of higher education has developed and published its program of general education, the integrity of that program will be recognized by other institutions within the state.

A student's lower-division curriculum may include introductory courses and other courses which permit the student to explore areas of specialization that can be pursued at a later time at the upper-division level. For AA students who continue in a particular

field, the courses should be adequate in content to be counted fully toward the baccalaureate degree.

In order to facilitate transfer between institutions in the state for students who have completed the statewide associate of arts (AA) transfer degree, the following general education program of at least 39 lower-division semester credit hours which shall consist of, but shall not be limited to, the distribution of courses specified below and which shall satisfy Section 170.011, RSMo (1986), will be accepted in transfer. (With the exception of laboratory courses, all references to "courses" are assumed to be those which entail a minimum of three credit hours on a semester basis.) Such a distribution of courses shall be deemed as meeting the lower-division general education requirements of the receiving institution. These lower-division general education requirements shall consist of college-level (nonremedial) course work or its equivalent in each of the following curricular areas (see the sections Credit by Examination, Experiential Learning, and Pass/Fail Credit on page 10 for specific policies related to these practices):

1. Communication skills in the English language, three (3) courses, at least two (2) of which must involve writing skills; one (1) oral communication course is recommended;

2. Humanities, three (3) courses from at least two (2) disciplines;

3. Physical and/or biological sciences, two (2) courses including at least one (1) with its associated laboratory component;

4. Mathematics, one (1) course -- college algebra, an alternative course that includes a significant component of college algebra, or a course which has college algebra as a prerequisite; and

5. Social and behavioral sciences, three (3) courses from at least two (2) disciplines.

All institutions shall recognize the validity of other institutions' general education requirements when the minimum requirements as specified above are met. However, some foreign language and/or upper-division general education courses or upper-division graduation requirements may be required of transfer students by the receiving institution whenever all native students are obligated to satisfy the same requirements.

Baccalaureate professional schools or programs may specify exceptions to the credit-hour and course distribution minimums established in this section by promulgating these exceptions and by establishing specialized articulation programs related to associate of science (AS) and associate of applied science (AAS) degrees, as detailed in the following sections. Transfer students completing AS and AAS degrees which do not have program-to-program institutionally articulated agreements, are not exempt from satisfying the specialized lower-division requirements of departments or divisions of an institution into which the student transfers.

B. Program-to-Program Institutionally Articulated Degrees

In addition to the statewide transfer AA degree, this policy encourages both two-year and four-year institutions to develop voluntary, supplemental articulation agreements for the AS and AAS degrees which will facilitate transfer and which consider all factors surrounding a student's achieved program competencies, successes and professional career aspirations.

1. Associate of Science Degree

An associate of science (AS) degree is a specialized transfer degree which is intended for students interested in transferring into professional programs that have a greater emphasis on science and math. This is an articulated degree program that results from careful planning and agreement between institutions. These programs will be developed by consultation between sending and receiving institutions on a program-by-program basis. This process may involve changes in general education requirements. Students completing articulated AS degrees will be accepted as having completed lower-division general education and prerequisite courses equivalent to the lower-division general education requirements completed by native students in the same degree program over a similar time period.

2 . Associate of Applied Science Degree

An associate of applied science (AAS) degree is oriented toward career and professional preparation. The primary purpose of this associate degree is to prepare a student for entry

into a particular occupation. While the AAS degree has not historically been intended as a transfer degree into a baccalaureate program, Missouri's initiatives to develop and expand its workforce development and training system demand that education and training career paths extend beyond the associate degree. When used for transfer, this degree requires careful planning and agreement between institutions on a program-by-program basis. This process may involve changes in general education requirements. In order for students to be adequately prepared for the workforce and to facilitate articulation agreements, a minimum of twenty-five percent of the AAS degree requirements shall consist of college-level transferable general education. The AAS transfer student should be able to pursue upper-division advanced coursework in appropriate baccalaureate degree programs. (These may include the same degree area or related degree areas.) Institutions are encouraged to explore opportunities for multiple articulation agreements.

3. Other Associate Degrees

All other associate degrees not addressed by either the statewide transfer AA degree or program-to-program institutionally articulated AS or AAS degrees will be evaluated on a course-by-course basis until such time that an articulated agreement exists.

C. Transfer Without a Degree

Students in two-year degree programs should be encouraged to complete their degrees. Should students in two-year degree programs transfer without completion of a degree, their transcripts will be evaluated on a course-by-course basis. After an institution of

higher education in Missouri has developed and published its program of general education, the integrity of the course included in the program will be recognized by the other institutions in Missouri. Once students, at the request of the receiving institution, have been certified as having satisfactorily completed the general education curriculum as prescribed in Section A1 of this document, no other institution of higher education in Missouri will require any further lower-division courses in its general education program, except as provided by the guidelines of this Credit Transfer Policy. Students transferring without completing the prescribed general education program shall be subject to the general education requirements of the receiving institution at the time of their admission to that institution.

TRANSFER OF LOWER-DIVISION CREDIT HOURS BEYOND THE ASSOCIATE DEGREE REQUIREMENTS

The number of hours required for baccalaureate-level graduation for transfer students that meet the guidelines in Sections A or B of this document should be equivalent to the number of hours required of native students (assuming all lower-division prerequisites for courses in the student's baccalaureate program have been met). Transfer students must meet the minimum residency, upper-division course, and graduation requirements established by the baccalaureate institution. Students with AA degrees will typically transfer sixty-four (64) credit hours, which is approximately the first two years of the baccalaureate educational experience. Lower-division credit hours completed beyond the AA degree will be evaluated for transfer on a course-by-course basis. Within the constraints of these minimal requirements, and assuming program-to-program

articulation for these additional hours, AA, AS, and AAS transfer students may choose to complete additional lower-division requirements at two-year institutions to meet the lower-division prerequistite-course and/or lower-division graduation requirements established by the baccalaureate institution.

JUNIOR-LEVEL STATUS

While students completing associate degree programs have traditionally been accepted at the junior level by receiving institutions, it is important to note that baccalaureate programs vary in the number of hours required for graduation. In addition, all students are subject to prerequisite-course requirements, residency and upper-division credit-hour requirements, a minimum grade-point average--both cumulative and in the major--and, in some instances, upper-division general education requirements. At some baccalaureate institutions, this collection of requirements varies by college and/or major. Consequently, while junior level has meaning in the context of having completed the first two years of higher education, it may be misleading to assume that completion of a baccalaureate degree can be accomplished in four years. Transfer students who have completed the associate of arts degree, should be received as having completed all lower-division general education, with the exceptions established in Section A1 of this document.

CURRICULUM CHANGES

All parties agree to be consultative when proposing curriculum changes which are likely to impact existing transfer and articulation agreements. The integrity of articulated degree programs requires agreements about process and procedure on implementing changes to

existing agreements. Changes affecting either the statewide AA transfer degree or a program-to-program institutionally articulated AS or AAS degree should be made after appropriate consultation and with enough lead-time to provide an orderly and timely change in the nature of these articulated agreements. In instances of concern by any institution involved in the statewide Credit Transfer Policy or in program-to-program institutionally articulated degrees, the affected institution may initiate an appeal, as provided in Section B, pp. 13-15.

ADMISSION OF TRANSFER STUDENTS

1. Institutional Admission

The core of any orderly transfer process is the mutual acceptance of the nature and purpose of the statewide transfer associate of arts degree and the program-by-program institutionally articulated AS and AAS degrees. If any institution of higher education finds it necessary to be selective in its admission of qualified transfer students, its criteria for admission of transfer students must be consistent with its mission and shall be stated in its official publications. Such publications shall be on file with the Coordinating Board for Higher Education. Students transferring with the AA statewide transfer degree or the AS or AAS program-by-program institutionally articulated degree, must meet the published admission requirements of the receiving institution for transfer study by students with these degrees. Transfer of the AA degree shall be predicated upon the following minimum statewide expectations.

a) Completion of a minimum of 60 semester hours of college-level work oriented toward a baccalaureate degree;

b) Completion of an institutionally approved general education program, as defined in Section A of this document;

c) Achievement of a cumulative grade-point average of not less than 2.0 (A=4.0, B=3.0, C=2.0, D=1.0, F=0.0), provided that only the final grade received in courses repeated by the student shall be used in computing this average.

Students who earn an associate of arts degree meeting these minimum statewide criteria, as validated by a regionally accredited associate degree granting institution, are eligible for admission to a baccalaureate degree granting institution (subject to the provisions outlined in this section), but not necessarily to a particular baccalaureate degree program major. Prospective transfer students should consult the catalogs of receiving institutions to determine specialized programmatic admission requirements, if any, for particular degree programs.

The enrollment status of transfer students with the AS or AAS program-by-program institutionally articulated degree shall be defined as part of each transfer agreement.

2. Program Admission

Transfer students will be admitted to programs based on the same criteria as those established for the native students of the receiving institution. Admission to a specific baccalaureate degree program may result in a different computation of the grade-point average (GPA). The number of hours and junior-level standing will be evaluated in accordance with the "Transfer of Lower-Division Credit Hours Beyond the Associate Degree Requirements" section on page 7 of this document.

CATALOG

Transfer students shall be subject to the same regulations regarding applicability of catalog requirements as native students. This implies that transfer students may choose the operative catalog of the receiving institution at point of initial enrollment at the sending institution, assuming they meet all the conditions required of native students, e.g., continuous enrollment. Conditions that restrict a student's options, e.g., noncontinuous enrollment, changes of major, or admission to program, should be invoked only if they are also applied to native students.

CHANGE IN MAJOR

When students initiate changes in their stated major or degree objectives, those students assume full responsibility for meeting the specified new degree and/or major requirements. In particular, students who have earned an AS or AAS program-by-program institutionally articulated degree and who change majors or who change the institution they plan to attend should anticipate potentially significant changes in

baccalaureate degree program-completion requirements. All students, regardless of associate degree in which they are enrolled, who plan to transfer into a different field of study have the responsibility to seek pre-transfer counsel from the sending or receiving institution regarding required courses in the program which they plan to pursue and the evaluation of credits already earned as the credits apply to the particular baccalaureate program to be pursued.

TRANSFER OF GRADES

The academic record at a given institution will include all courses attempted. Grades of "D" or better earned in college-level work at institutions of higher education to which the transfer articulation agreement applies shall be transferred as full credit to another college or university; however, the receiving institution will treat all grades on courses attempted on the same basis as that of the native student. For example, if a native student is required to repeat a "D" grade in a specified course, a transfer student will also be required to repeat the "D" grade in the same course.

CREDIT BY EXAMINATION, DUAL CREDIT, EXPERIENTIAL LEARNING, AND PASS/FAIL CREDIT

Pass/fail credit will be transferred and treated by the receiving institution in the same way pass/fail credit is treated for native students.

Advanced placement, credit by examination, dual credit, and credit for experiential learning will be transcripted and clearly defined. Course equivalency for credit by

examination may be listed as desired. The receiving institution shall transfer and treat credit earned through advanced placement, credit by examination, dual credit, and credit for experiential learning in the same manner as it would for native students, except that the integrity of the associate degree will not be invalidated.

The policies for awarding credit by examination and nontraditional learning vary from one institution to another. Each institution will publish information about its policies for awarding credit by nontraditional modes, including the names of tests which are used to assess credit, cut-off scores, deadline dates for submission of scores to the receiving institution, and restrictions on the time interval permitted to receive current credit for a course taken some years previously.

STATE CERTIFICATION OR STATUTORY REQUIREMENTS

In the process of earning a degree, students must complete requirements for that degree and, sometimes, as in the case of teacher education, dental hygiene, allied health, or engineering programs, must also meet state certification requirements. If certification or statutory requirements change and additional requirements become effective during the time a student is enrolled in a program, the new requirements take precedence over previously existing degree or certification standards.

REVIEW PROCEDURES

A. Committee on Transfer and Articulation

The Coordinating Board for Higher Education has established a Committee on Transfer and Articulation, consisting of seven members, with responsibility to oversee the implementation of the guidelines as set forth in this policy statement.

The Committee on Transfer and Articulation will be composed of eight members appointed by the Commissioner of Higher Education, one of which shall serve as chairperson of the committee. Members shall consist of three representatives from public two-year colleges; three representatives from the public four-year colleges and universities, one of which must be from the University of Missouri and one of which must be from the other public four-year institutions; one representative from independent two-year colleges or two-year proprietary institutions; and one representative from independent four-year colleges and universities. In addition, the Commissioner, or a designated representative, will sit as an ex-officio voting member of the committee.

The Committee on Transfer and Articulation is encouraged to seek the counsel of faculty and other institutional representatives in the performance of its functions. Those functions shall include the following:

1. Conducting a bi-annual review of the provisions of the college transfer guidelines and recommending such revisions as are needed to promote the success and general well-being of the transfer student;

2. Reviewing and making recommendations concerning transfer issues brought before it by institutions;

3. Recommending modifications of institutional policies and procedures which, in the committee's judgment, would enhance and facilitate the transfer of students;

4. Studying nontraditional credits and developing transfer guidelines for them;

5. Systematically soliciting suggestions and data from administrators, faculty, and students concerning matters of transfer;

6. Developing a job description for an articulation officer's position that defines duties and is an acknowledgement of common expectations among the institutions;

7. Maintaining an annually updated list of institutional articulation officers who have been appointed by the president or CEO of each institution;

8. Reviewing and making recommendations for change concerning the CBHE brochure, "Transfer Guidelines: Students' Rights and Responsibilities";

9. Monitoring both the sending and receiving institutions to determine whether they are informing transfer students of their rights and responsibilities;

10. Reviewing and recommending resolution of individual cases of appeal from institutions and/or students per Section B, pp. 13-15;

11. Preparing and submitting to the Coordinating Board for Higher Education, for such action and distribution as the Coordinating Board deems appropriate, an annual report of committee meetings, as well as actions and recommendations, including a report of student and institutional appeals cases. The chairperson must convene the committee at least once a year; and

12. Establishing committee rules of procedure and meeting, on the call of the chairperson, as is necessary to perform its functions.

B. The Appeals Process

Each receiving institution of higher education shall have an internal process of appeal available to transfer students for purposes of challenging institutional decisions on the acceptance of the students' credits toward graduation at the receiving institution. Since receiving institutions may vary in the nature of the appeals procedures, all receiving institutions must publish in their respective catalogs or student handbooks a statement of each student's right to appeal and the procedures that should be followed. Furthermore, all incoming transfer students should receive a copy of the institution's most recent statement on rights of appeal and procedures. Responses to a student's appeal should proceed in a timely manner.

Each transfer student who believes that there has been unfair treatment must give the receiving institution an opportunity to resolve potential conflicts through the formal internal appeals procedures of the campus. The student, however, is also encouraged to involve, at any point, the articulation officer of the sending institution in reviewing the situation and giving advice on the merits of an appeal. Upon completion of at least one level of appeal at the receiving institution, the CEO or designated officer of the sending institution may choose to initiate an appeal to the CEO or designated officer of the receiving institution on behalf of the student.

Appeals involving institutions as advocates for students shall be resolved in a timely manner. Written decisions should normally be issued within fifteen (15) calendar days of receipt of a petition for an institution-to-institution appeal. In cases of urgency, the presidents/chancellors of both institutions will exercise good-faith attempts to resolve the issue within five (5) working days. If the issue is not resolved to the satisfaction of all parties, a further appeal may be made to the CBHE Committee on Transfer and Articulation.

When either a receiving or sending institution believes that a transfer practice, procedure, requirement, or policy is not in accord with the principles or spirit of the CBHE Transfer and Articulation Guide, that institution may initiate an appeal in writing to the receiving institution's articulation officer, with a copy to the CEO. If the appeal is not resolved to the satisfaction of the appealing institution, it may then appeal to the CBHE Committee on Transfer and Articulation.

Appeal to the CBHE Committee on Transfer and Articulation shall be by the following procedures.

1. Appeal(s) to the Committee on Transfer and Articulation may be initiated by the affected student or institution only after all other remedies have been exhausted without resolution of the issue at the sending or the receiving institution. The appeals process is initiated when the CBHE Committee on Transfer and Articulation receives a written appeal.

2. The committee chairperson shall promptly notify the chief executive officers of the relevant institutions of higher education of the appeal and invite the institution(s) to submit documentation for the decision being appealed. Documentation shall normally be submitted by the relevant institutions within fifteen (15) calendar days of notification by the committee.

3. The chairperson of the committee shall convene the Committee on Transfer and Articulation within thirty (30) calendar days, if possible, but in no event later than ninety (90) calendar days, of the receipt of an appeal for the purpose of considering the information presented by the student and the institutions. All parties involved in the appeal shall be notified of the committee's meeting time and location. All parties involved in the appeal will have the opportunity to make an oral presentation to the appeals committee if any desires to do so.

4. In the event an appeal is filed involving a campus represented on the Committee on Transfer and Articulation, the Commissioner shall, for the purpose of considering the appeal, appoint an interim member of the committee from the same sector.

5. The committee's consideration of the appeal shall include, but shall not be limited to, the compliance of the institution(s) with the guidelines set forth in this policy, the student's compliance with the guidelines set forth in this policy, and the student's rights and responsibilities statement.

6. The committee chairperson shall inform the chief executive officers of the relevant institutions and the student, when involved, of the committee's determination and shall recommend that the chief executive officer of the institution(s) implement the committee's recommendation.

7. The chief executive officers of the institutions shall inform the chairperson of the appeals committee within thirty (30) calendar days of the action taken in regard to the committee's recommendation.

8. The committee's recommendation and the action taken by the institutions shall be reported to the Coordinating Board by the Commissioner of Higher Education.

DEFINITIONS

A. Articulation:

The process whereby postsecondary institutions seek to foster the smooth transfer of students by developing agreements which specify in advance the terms, conditions, and expectations which shall be applied to transfer students. Supplemental to general transfer policies and guidelines, articulation agreements apply to specific courses and/or to specific degree programs. When these courses and/or degree programs are completed successfully at the sending institution, they will, for admitted students, be accepted in transfer and apply to graduation requirements for a specified degree program at the receiving institution.

B. Associate Degree:

An earned academic degree with the term "associate" in the title and normally requiring at least 60 semester credit hours or equivalent at the lower-division level.

C. Baccalaureate Degree Program:

The major required for the awarding of a bachelor's degree.

D. Bachelor's Degree or Baccalaureate Degree:

Any earned academic degree with the term "bachelor" in the title and normally requiring at least 120 semester credit hours of study.

E. Commissioner:

The Commissioner of Higher Education, as appointed by the Coordinating Board for Higher Education.

F. Continuous Enrollment

Half-time enrollment or 15 credit hours per calendar year.

G. Coordinating Board:

The Coordinating Board for Higher Education, established by Section 173.005.2, RSMo 1986.

H. Degree or Certificate:

An award or title conferred upon an individual by a college, university, or other postsecondary education institution as official recognition for the successful completion of a program or course of study.

I. General Education Program:

A prescribed course of study, as defined by institutional faculty and validated by the institution's administration or governing board, distinct from a program major, required of all graduates, and intended to ensure that all graduates possess a common core of college-level skills and knowledge.

J. Guidelines:

As used in the context of this statement, "guidelines" means the expected course of action or set of circumstances that apply to decision-making in which transfer of credit is involved.

K. Institution of Higher Education:

As used in the context of these guidelines, "institution of higher education" means an educational institution, under either public or private control, which provides a postsecondary course of instruction of at least six months in length, leading to, or directly creditable toward, a degree or certificate, and which has regional accreditation or has advanced to candidacy status by the Commission on Institutions of Higher Education of the North Central Association of Colleges and Schools.

L. Junior Standing:

Generally, the term indicating satisfactory completion of approximately half of the credit-hour requirements for completion of a bachelor's degree, completion of lower-division general education requirements, and achievement of an institutionally established minimum grade-point average (GPA).

M. Lower-Division Courses:

Courses at a level of comprehension usually associated with freshman and sophomore students and offered during the first two years of a four-year baccalaureate degree program.

N. Major:

A prescribed course of study which constitutes an area of specialization leading to a recognized certificate or degree.

O. Native Student:

A student whose initial college enrollment was at a given institution of higher education and who has not transferred to another institution of higher education since that initial enrollment and who has taken no more than eleven hours at another institution of higher education.

P. Proprietary Institution:

A privately controlled education institution certified to operate by the Coordinating Board for Higher Education pursuant to Sections 173.600 through 173.619, RSMo, and accredited by an accrediting commission recognized by the United States Department of Education that provides a postsecondary course of instruction leading to a certificate or degree.

Q. Receiving Institution:

The institution of higher education at which a transfer student currently desires to enroll and to have previously earned credit applied toward a degree program.

R. Semester Credit Hour:

A permanently transcripted instructional activity in which one semester credit hour shall consist of a minimum of seven hundred fifty (750) minutes (for example, 15 weeks x 50 minutes per week) of classroom experiences, such as lecture, discussion, or similar instructional approaches, or a minimum of one thousand five hundred (1,500) minutes of such experiences as laboratory, studio, or equivalent experiences. Both of the above are exclusive of registration and final examination time. Greater amounts of supervised practicum or internship instruction are normally required to be the equivalent of one credit hour. In vocational education laboratories, more clock hours per credit hour are usually required.

S. Sending Institution:

The institution of higher education of most recent previous enrollment by a transfer student at which transferable academic credit was earned.

T. Transfer:

The process whereby a student with previous postsecondary educational experience gains admission to another postsecondary institution and seeks to have the credits successfully earned at the previous institution(s) apply toward graduation requirements for a specific course of study at the receiving institution.

U. Transfer Student:

A student entering an institution for the first time with academic credit earned at another institution, which is applicable for credit at the institution the student is entering.

V. Upper-Division Courses:

Courses at a level of comprehension usually associated with junior and senior students and offered during the last two years of a four-year baccalaureate degree program.